

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

TREVOR J JOKIMAKI
47667 255TH PLACE
PALISADE, MN 56469

Case No: 15-50803 – RJK

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-1357

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 3/7/16

Robert J Kressel
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on March 7, 2016 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
District of MinnesotaIn re:
TREVOR J JOKIMAKI
DebtorCase No. 15-50803-RJK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-5

User: admin
Form ID: 7dscPage 1 of 2
Total Noticed: 35

Date Rcvd: Mar 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2016.

db +TREVOR J JOKIMAKI, 47667 255TH PLACE, PALISADE, MN 56469-2433
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
61201900 +AMERICAN ACCOUNTS & ADVISERS, 7460 80TH ST S, COTTAGE GROVE MN 55016-3007
61201901 +CITY OF STURGEON LAKE, 3084 FARM TO MARKET RD, POB 98, STURGEON LAKE MN 55783-0098
61201902 +COLLECTION BUR OF LITTLE FALLS, 120 FIRST STREET SE, P.O. BOX 246,
LITTLE FALLS MN 56345-0246
61201903 +COLLTECH INC, POB 47095, 15600 35TH AVE N, PLYMOUTH MN 55447-1380
61234559 +CONTRACT CALLERS INC, 501 GREENE STREET, 3RD FLOOR, STE 302, AUGUSTA, GA 30901-4415
61201906 +DEPT OF DEFENSE FIN AND ACCT, 8899 E 56TH ST, INDIANAPOLIS IN 46249-0002
61201907 DYNAMIC RECOVERY ASSOCIATES, POB 25759, GREENVILLE SC 29616-0759
61201908 +++FIRST NATIONAL COLLECTION BURE, 610 WALTHAM WAY, MCCARRAN NV 89434-6695
(address filed with court: FIRST NATIONAL COLLECTION BURE, 601 WALTHAM WAY,
SPARKS NV 89434)
61201909 +GEENA DERUSHA, 122 7TH ST, CLOQUET MN 55720-1869
61201913 J.C. CHRISTENSEN & ASSOCIATES, PO BOX 519, SAUK RAPIDS MN 56379-0519
61201914 LAKE STATE FEDERAL CU, SANDSTONE OFFICE, 406 N COMMERCIAL, SANDSTONE MN 55072
61201915 +LAKE STATE FEDERAL CU, 301 ELM AVENUE, MOOSE LAKE MN 55767-7706
61201917 MELISSA FOLSOM, 305 CENTRAL AVE, MARIETTA TX 75566-4097
61201918 +MEMBERS COOP CREDIT UNION, 101 14TH ST, CLOQUET MN 55720-1900
61201919 +MINNESOTA ABORERS H&W FUND, PO BOX 124, MINNEAPOLIS MN 55440-0124
61201921 +PIONEER CREDIT RECOVERY INC, 26 EDWARD ST, ARCADE NY 14009-1012
61201923 +RANGE CREDIT BUREAU, 310 E HOWARD ST, PO BOX 706, HIBBING MN 55746-0706
61234560 +RANGE CREDIT BUREAU, C/O NORTHERN COLLECTIONS, PO BOX 706, HIBBING, MN 55746-0706
61201924 +RAUSCH, STURM, ISRAEL, ET AL, 250 N SUNNYSLOPE RD STE 300, BROOKFIELD WI 53005-4800
61201925 +TARA WILSON, 204 4TH ST, MOOSE LAKE MN 55767
61201927 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: US DEPT OF EDUCATION, 501 BLEECKER ST, UTICA NY 13501)
61201928 +WESTERMAN LAW OFFICE, 1201 TALL PINE LN STE 2, CLOQUET MN 55720-3797

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Mar 08 2016 21:53:00 Minnesota Department of Revenue,
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg +E-mail/Text: ustpreion12.mn.ecf@usdoj.gov Mar 08 2016 21:50:44 US Trustee,
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
61201905 +EDI: CREDPROT.COM Mar 08 2016 21:53:00 CREDIT PROTECTION ASSOC, 13355 NOEL RD,
DALLAS TX 75240-6837
61201910 EDI: CITICORP.COM Mar 08 2016 21:53:00 HELZBERGS DIAMONDS, PO BOX 9025,
DES MOINES IA 50368-9025
61201911 +EDI: HFC.COM Mar 08 2016 21:53:00 HSBC BANK, PO BOX 9, BUFFALO NY 14240-0009
61201912 EDI: IIC9.COM Mar 08 2016 21:53:00 IC SYSTEMS, 444 HWY 96 E, ST PAUL MN 55127-2557
61201899 EDI: IRS.COM Mar 08 2016 21:53:00 INTERNAL REVENUE SERVICE, 310 W WISCONSIN AV,
MS 5301 MIL, MILWAUKEE WI 53203
61201916 +EDI: RESURGENT.COM Mar 08 2016 21:53:00 LVNV FUNDING, PO BOX 10497,
GREENVILLE SC 29603-0497
61201898 EDI: MINNDEPREV.COM Mar 08 2016 21:53:00 MINNESOTA DEPARTMENT OF REV., P.O. BOX 64651,
ST. PAUL MN 55164-0651
61201922 EDI: PRA.COM Mar 08 2016 21:53:00 PORTFOLIO RECOVERY ASSOCIATES, RIVERSODE COMMERCE CTR,
120 CORPORATE BLVD STE 100, NORFOLK VA 23502
61201926 +E-mail/Text: bankruptcydepartment@tsico.com Mar 08 2016 21:51:08 TRANS WORLD SYSTEMS,
9525 SWEET VALLEY DR, VALLEY VIEW OH 44125-4237

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

61201904 ###+CONTRACT CALLERS INC, 1058 CLAUSSEN RD STE 110, AUGUSTA GA 30907-0301
61201920 ###+NORTHERN COLLECTIONS, 4 11TH STREET, CLOQUET MN 55720-1662

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0864-5

User: admin
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Total Noticed: 35

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2016 at the address(es) listed below:

Nauni Jo Manty ecf@mantylaw.com, mn12@ecfcbis.com
Peter Greenlee on behalf of Debtor 1 TREVOR J JOKIMAKI greenlee@greenleelaw.com
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 3